

REMARKS

This application has been reviewed in light of the Office Action dated November 28, 2007. Claims 2-18 and 39 are presented for examination, of which Claim 39 is in independent form. Claim 1 has been cancelled, without prejudice or disclaimer of the subject matter presented therein. Claim 39 has been added to replace Claim 1. Claims 2, 4-16, and 18 have been amended to define Applicants' invention more clearly. Favorable reconsideration is requested.

The Office Action states that Claims 1-18 are rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 6,070,142 (*McDonough et al.*), in view of U.S. Patent No. 6,014,645 (*Cunningham*). Cancellation of Claim 1 renders the rejection thereof moot. Applicants submit that independent Claim 39, together with the claims dependent therefrom, are patentably distinct from the cited prior art for at least the following reasons.

The aspect of the present invention set forth in Claim 39 is directed to an acquisition system. The acquisition system includes a computerized client interface system configured to accept event requests from clients. In addition, the acquisition system includes a computerized account processing system configured to facilitate fulfillment of the event requests. The computerized account processing system includes handler systems configured to perform business logic related to the event requests, and at least one worker utility configured to perform tasks associated with fulfilling at least one of the event requests. One of the clients is enabled to add a new worker utility to the computerized account processing system, where the new worker utility is configured to perform tasks to fulfill event requests on behalf of two or more of the clients.

One of the notable features of Claim 39 is the system enables one of the clients to add a new worker utility to the computerized account processing system, where the new worker utility is configured to perform tasks to fulfill event requests on behalf of two or more of the clients. By virtue of this feature, the system of Claim 39 is able to reuse a new worker utility added by one client to perform tasks to fulfill event requests on behalf of multiple clients, thereby reducing system development costs and system development time.

McDonough et al. relates to a virtual customer sales and service center that connects a customer to a customer access resource. Apparently, the virtual customer sales and service center includes a Voice Response Unit (VRU) that provides an interface for a customer to request directly or initiate navigation to a resource that can handle the customer's request. (See FIG. 3 and col. 7, lines 11-40.) As best understood by Applicants, the virtual customer sales and service center does not enable a customer to add a new worker utility configured to perform tasks associated with fulfilling the customer's request, let alone a worker utility configured to perform tasks associated with fulfilling requests of other customers.

Cunningham relates to a system for presenting financial card offers to potential customers. Apparently, each participating financial institution provides financial institution data, such as contact information and financial card terms that the financial institution is willing to make for a variety of grade/score combinations. (See FIG. 3 and col. 5, lines 6-31.) An applicant provides application data to the system, and the system calculates a corresponding grade/score rating and locates financial offers that meet the calculated grade/score rating based on the financial institution data received previously.

(See FIG. 4 and col. 6, lines 1-22.) Neither the financial institution data nor the application data are configured to perform tasks to fulfill event requests.

At best, a combination of *McDonough et al.* and *Cunningham*, assuming such combination would even be permissible, would disclose a fixed number of worker utilities capable of receiving data from different financial institutions and applicants. This is in stark contrast to a system which allows new worker utilities to be added and shared to perform tasks to fulfill event requests on behalf of two or more clients. Applicants submit, therefore, that a combination of *McDonough et al.* and *Cunningham* would fail to teach or suggest that “one of the plurality clients is enabled to add a new worker utility to the computerized account processing system, the new worker utility being configured to perform tasks to fulfill event requests on behalf of two or more of the plurality of clients,” as recited in Claim 39.

Accordingly, Applicants submit that Claim 39 is patentable over the cited art, and respectfully request withdrawal of the rejection under 35 U.S.C. § 103(a).

The other rejected claims in this application depend from Claim 39 and, therefore, are submitted to be patentable for at least the same reasons. Because each dependent claim also is deemed to define an additional aspect of the invention, individual reconsideration of the patentability of each claim on its own merits is respectfully requested.

No petition to extend the time for response to the Office Action is deemed necessary for this Amendment. If, however, such a petition is required to make this Amendment timely filed, then this paper should be considered such a petition and the

Commissioner is authorized to charge the requisite petition fee to Deposit Account 06-1205.

In view of the above amendments and remarks, Applicants respectfully request favorable consideration and early passage to issue of the present application.

Applicants undersigned attorney may be reached in our New York office by telephone at (212) 218-2100. All correspondence should continue to be directed to our below listed address.

Respectfully submitted,

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